

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**



Plandeavor

**Plandeavor LLC**

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This brochure provides information about the qualifications and business practices of Plandeavor LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 202-599-2331. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

**ADDITIONAL INFORMATION ABOUT PLANDEAVOR LLC (CRD #331046)  
IS AVAILABLE ON THE SEC'S WEBSITE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV)**

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Initial Filing.

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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

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## **Item 4: Advisory Business**

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### **Firm Description**

Plandeavor LLC (“Plandeavor”) was founded and became registered as an investment advisor in 2024. Joshua Zins is 100% owner and Chief Compliance Officer.

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### **Types of Advisory Services**

#### ASSET MANAGEMENT

Plandeavor offers discretionary asset management services to advisory Clients. Plandeavor will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize Plandeavor discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. Asset management services include:

- Investment strategy
- Risk tolerance
- Asset allocation
- Asset selection
- Regular portfolio monitoring

Plandeavor will evaluate the current investments of each Client with respect to their risk tolerance levels, investment objectives and time horizon. This information is documented in the Investment Policy Statement, Client Profile Form or similar document.

When deemed appropriate for the Client, Plandeavor may hire Sub-Advisors to manage all or a portion of the assets in the Client account. Plandeavor has full discretion to hire and fire Sub-Advisors as they deem suitable. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and Plandeavor. Sub-Advisors execute trades on behalf of Plandeavor in Client accounts. Plandeavor will be responsible for the overall direct relationship with the Client. Plandeavor retains the authority to terminate the Sub-Advisor relationship at Plandeavor’s discretion.

#### FINANCIAL PLANNING SERVICES

Plandeavor has 4 financial planning tiers: Atlas, GPS, Sherpa and Alumni (offered to Clients on a case-by-case basis)

Each tier begins with a flat project fee. Clients can pay additional ongoing fees for ongoing reviews, monitoring of Client portal & plan maintenance as defined below.

#### **Atlas**

Planning covers Cash Flow & Debt Management and includes:

- 60 minute discovery meeting
- 60 minute presentation meeting
- 30 minute Client portal set up meeting
- 3 month portal review

Ongoing services include monitoring of Client’s portal to assess progress, Client homework, semiannual 45 minute review meetings and analysis update as needed.

## **GPS**

Planning covers Cash Flow & Debt Management, Risk Planning, Wealth Accumulation, Education Planning, Retirement Planning, Employee Benefits and includes:

- 90 minute discovery meeting
- 30 minute discovery meeting follow-up
- 90 minute presentation meeting
- 30 minute Client portal set up meeting
- 30 minute 3 month meeting and portal review

Ongoing services include monitoring of Client's portal to assess progress, Client homework assignments and review, semiannual 60 minute review meetings, semiannual 30 minute review meetings and analysis update as needed.

## **Sherpa**

Planning covers Cash Flow & Debt Management, Risk Planning, Wealth Accumulation, Education Planning, Retirement Planning, Employee Benefits, Tax Efficiency, Charitable Giving, Legacy Planning and includes:

- 120 minute discovery meeting
- 60 minute discovery meeting follow-up
- 120 minute presentation meeting
- 30 minute Client portal set up meeting
- 60 minute 3 month meeting and portal review

Ongoing services include monitoring of Client's portal to assess progress, Client homework assignment and review, quarterly 60 minute review meetings and analysis update as needed.

## **Alumni**

This tier is only offered to Clients who have completed our Atlas, GPS and Sherpa planning tiers. Planning involves a 120 minute annual review and Client portal review.

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## **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

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## **Wrap Fee Programs**

Plandeavor does not sponsor any wrap fee programs.

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## **Client Assets under Management**

As this is the initial filing of the brochure, Plandeavor has no Client assets under management.

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## **Item 5: Fees and Compensation**

### **Method of Compensation and Fee Schedule**

#### ASSET MANAGEMENT

Plandeavor charges an annual investment advisory fee based on the total assets under management as follows:

<b>Assets Under Management</b>	<b>Annual Fee</b>
All assets	0.70%

The annual fee is negotiable. Fees are billed monthly in arrears based on the amount of assets managed as of the close of business on the last business day of the previous month. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by Plandeavor with thirty (30) days written notice to Client and by the Client at any time with written notice to Plandeavor. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to Plandeavor. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

Plandeavor may also utilize the services of a Sub-Advisor to manage Clients' investment portfolios. The annual fees charged by Sub-Advisors range from 0% to 0.32%. When using Sub-Advisors, the Client will not pay additional fees. The Sub-Advisors fees are charged directly to Plandeavor and are inclusive of the total annual fee disclosed by Plandeavor.

#### FINANCIAL PLANNING SERVICES

Financial planning services are offered for a negotiable fixed fee dependent upon the tier level selected by the Client.

##### Tier level fees

<b>Atlas</b>	\$1,200 for initial plan, ongoing fee of \$1,500 annually
<b>GPS</b>	\$3,100 for initial plan, ongoing fee of \$3,180 annually
<b>Sherpa</b>	\$4,000 for initial plan, ongoing fee of \$4,800 annually
<b>Alumni</b>	\$1,000 for a one-time 2 hour meeting & Client portal review

Prior to the planning process the Client will be provided an estimated plan fee. Fees for the initial plan are charged 50% in advance with the remainder due upon plan delivery. The initial plan is completed and delivered within ninety (90) days contingent upon timely Client delivery of all required documentation. Ongoing fees are billed monthly in advance and will continue until terminated by either party with fifteen (15) days written notice.

Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Plandeavor.

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#### **Client Payment of Fees**

Fees for asset management services are deducted from a designated Client account to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

Fees for financial planning services will be billed to the Client and paid directly to Plandeavor.

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#### **Additional Client Fees Charged**

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money



market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Plandeavor does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to Plandeavor. For more details on the brokerage practices, see Item 12 of this brochure.

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### **Prepayment of Client Fees**

Fees for financial planning services charged 50% in advance with the remainder due upon plan delivery. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to Plandeavor.

Fees for ongoing financial planning services are billed monthly in advance. The monthly fee will continue until terminated by either party with fifteen (15) day written notice. Upon termination of the Agreement, the fee will be prorated, and any unearned fees will be refunded to the Client.

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### **External Compensation for the Sale of Securities to Clients**

Plandeavor does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of Plandeavor.

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## **Item 6: Performance-Based Fees and Side-by-Side Management**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

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## **Item 7: Types of Clients**

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### **Description**

Plandeavor generally provides investment advice to individuals, high net worth individuals, trusts and estates.

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### **Account Minimums**

Plandeavor does not require a minimum to open an account.

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## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Security analysis will include fundamental analysis and Modern Portfolio Theory. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis concentrates on factors that determine a company's value. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern Portfolio Theory is the theory of finance that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a

given level of expected return, by carefully choosing the proportions of various assets. The risk with Modern Portfolio Theory is that market risk is common to all securities and cannot be eliminated by diversification and allocation.

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### **Investment Strategy**

The investment strategy for a specific Client is based upon the objectives stated by the Client. The Client may change these objectives at any time by providing written notice to Plandeavor. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Plandeavor:

- *Market Risk:* The prices of securities in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may

disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which Client invests.
- *Foreign Securities Risk:* Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles

may be subject to purchasing power risk — the risk that your investment’s return will not keep up with inflation.

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## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

Plandeavor and its management have not been involved in any criminal or civil action.

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### **Administrative Enforcement Proceedings**

Plandeavor and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

Plandeavor and its management have not been involved in legal or disciplinary events that are material to a Client’s or prospective Client’s evaluation of Plandeavor or the integrity of its management.

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## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

Plandeavor is not registered as a broker-dealer and no affiliated representatives of Plandeavor are registered representatives of a broker-dealer.

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### **Futures or Commodity Registration**

Neither Plandeavor nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Plandeavor doesn’t have any material relationships or other business activities to disclose.

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### **Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

Plandeavor may also utilize the services of a Sub-Advisor to manage Clients’ investment portfolios. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and Plandeavor. Sub-Advisors execute all trades on behalf of Plandeavor in Client accounts. Plandeavor will be responsible for the overall direct relationship with the Client. Plandeavor retains the authority to terminate the Sub-Advisor relationship at Plandeavor’s discretion.

Each Sub-Advisor utilized by Plandeavor charges different asset management fees for the portfolios that they manage. In some cases the management fee for one Sub-Advisor may be lower than for another Sub-Advisor. This causes a conflict of interest because choosing a Sub-Advisor with a lower fee means that Plandeavor will retain more of the fee for themselves.

This practice represents a conflict of interest as Plandeavor may select Sub-Advisors who charge a lower fee for their services than other Sub-Advisors. This conflict is mitigated by disclosures, procedures and by the fact that Plandeavor has a fiduciary duty to place the best interest of the Client first when selecting Sub-Advisors.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics Description**

The affiliated persons (affiliated persons include employees and/or independent contractors) of Plandeavor have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Plandeavor affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of Plandeavor. The Code reflects Plandeavor and its supervised persons’ responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Plandeavor’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Plandeavor may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Plandeavor’s Code is based on the guiding principle that the interests of the Client are our top priority. Plandeavor’s officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client’s interests over the interests of either affiliated persons or the company.

The Code applies to “access” persons. “Access” persons are affiliated persons who have access to non-public information regarding any Clients’ purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

Plandeavor will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

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### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

Plandeavor and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Plandeavor and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide Plandeavor with copies of their brokerage statements.

The Chief Compliance Officer of Plandeavor is Joshua Zins. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not front run or disadvantage trading for Clients.

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## **Client Securities Recommendations or Trades and Concurrent Advisory Firm**

### **Securities Transactions and Conflicts of Interest**

Plandeavor does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide Plandeavor with copies of their brokerage statements.

The Chief Compliance Officer of Plandeavor is Joshua Zins. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not front run or disadvantage trading for Clients.

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## **Item 12: Brokerage Practices**

### **Factors Used to Select Broker-Dealers for Client Transactions**

Plandeavor requires the use of a particular broker-dealer based on their duty to seek best execution for the Client, meaning they have an obligation to obtain the most favorable terms for a Client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. Plandeavor will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Plandeavor relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Plandeavor. Plandeavor does not receive any portion of the trading fees.

Plandeavor will require the use of Altruist Financial LLC. Plandeavor offers investment advisory services through the custodial platform offered by Altruist Financial LLC and its current clearing firm, Apex Clearing Corporation (each unaffiliated SEC-registered broker dealers and FINRA/SIPC members), including by virtue of on orders executed through them, fully digital account opening process, the variety of available investments, and integration with software tools that can benefit Plandeavor and its Clients.

Plandeavor participates in the Model Marketplace of Altruist LLC, an SEC registered investment adviser and affiliate of Altruist Financial LLC. Plandeavor may subscribe accounts to model portfolios available through Altruist LLC's Model Marketplace, including Altruist LLC-generated portfolios and Third-Party Portfolios, for use by Plandeavor to assist it in managing or advising Plandeavor Client accounts. Altruist LLC's Model Marketplace fees are automatically deducted from Plandeavor's house account or passed through to and debited from Clients' accounts, according to the instruction of Plandeavor.

Altruist LLC and its affiliates do not act as investment advisers or fiduciaries to Plandeavor Clients. Plandeavor is responsible for suitability of all investment decisions and transactions for Client accounts subscribed to Model Marketplace model portfolios.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as an arrangement under which products or services other than execution services are obtained by Plandeavor from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although Plandeavor has no formal soft dollar arrangements, Plandeavor may receive products, research and/or other services from custodians or broker-dealers connected to Client transactions or “soft dollar benefits”. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Plandeavor receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of Plandeavor. Plandeavor cannot ensure that a particular Client will benefit from soft dollars or the Client’s transactions paid for the soft dollar benefits. Plandeavor does not seek to proportionately allocate benefits to Client accounts to any soft dollar benefits generated by the accounts. When Plandeavor uses Client brokerage commissions (or markups or markdowns) to obtain research or other products or services, Plandeavor receives a benefit because we do not have to produce or pay for the research products, or services.

A conflict of interest exists because Plandeavor receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that Plandeavor has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients. Plandeavor believes that the recommendation to use Altruist Financial LLC as the custodian is in the best interest of the Client based on the services that Altruist Financial LLC provides and the fees that Altruist Financial LLC charges.

- *Brokerage for Client Referrals*

Plandeavor does not receive Client referrals from any custodian in exchange for using that broker-dealer.

- *Directed Brokerage*

Plandeavor does not allow Client directed brokerage accounts. Not all advisers require their Clients to direct brokerage. Clients who direct brokerage may be unable to achieve the most favorable execution of Client transactions as Client directed brokerage may cost Clients more money. In a directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or you may receive less favorable prices.

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### **Aggregating Securities Transactions for Client Accounts**

Plandeavor manages each account separately, and therefore, does not aggregate purchases and sales and other transactions. If orders are not aggregated, an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred which may cost Clients more money.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory**

#### **Persons Involved**

Account reviews are performed quarterly by the Chief Compliance Officer of Plandeavor, Joshua Zins. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, suitability criteria and reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing.

Financial plans for Clients paying financial planning ongoing service fees are updated as needed by the Client.

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#### **Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

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#### **Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Client's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs.

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## **Item 14: Client Referrals and Other Compensation**

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### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

Plandeavor does not receive any economic benefits from external sources.

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#### **Advisory Firm Payments for Client Referrals**

Plandeavor does not compensate for Client referrals.

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## **Item 15: Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by Plandeavor.

Plandeavor is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Plandeavor.

If Plandeavor is authorized or permitted to deduct fees directly from the account by the custodian:

- Plandeavor will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;



- Plandeavor will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

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## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

Plandeavor requires discretionary authority to manage securities accounts on behalf of Clients. Plandeavor has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. The Client will authorize Plandeavor discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. Clients will sign a limited power of attorney at the custodian to authorize Plandeavor to have discretionary trading authority on the Client's account.

Plandeavor allows Clients to place limitations or restrictions to their discretionary authority, as outlined in the Client's Investment Policy Statement or similar document. These restrictions must be provided to Plandeavor in writing.

Plandeavor does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

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## **Item 17: Voting Client Securities**

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### **Proxy Votes**

Plandeavor does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Plandeavor will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client requires assistance or has questions, they can reach out to the investment advisor representatives of the firm at the contact information on the cover page of this document.

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## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided to Clients because Plandeavor does not serve as a custodian for Client funds or securities and Plandeavor does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

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### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

Plandeavor has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

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### **Bankruptcy Petitions during the Past Ten Years**

Plandeavor has not had any bankruptcy petitions in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

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### **Principal Executive Officers and Management Persons**

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

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### **Outside Business Activities**

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

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### **Performance Based Fee Description**

Neither Plandeavor nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

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### **Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

Neither Plandeavor nor its management have been involved in any of the following:

1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) An investment or an investment-related business or activity;
    - b) Fraud, false statement(s) or omissions;
    - c) Theft, embezzlement or other wrongful taking of property;
    - d) Bribery, forgery, counterfeiting, or extortion;
    - e) Dishonest, unfair or unethical practices.
  2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) An investment or an investment-related business or activity;
    - b) Fraud, false statement(s) or omissions;
    - c) Theft, embezzlement or other wrongful taking of property;
    - d) Bribery, forgery, counterfeiting, or extortion;
    - e) Dishonest, unfair or unethical practices.
- 

### **Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Joshua J. Zins



Plandeavor

**Plandeavor LLC**

**Office Address:**

1530 Wilson Blvd Ste 650  
Arlington, VA 22209

**Tel:** 202-599-2331

**Email:** [josh@plandeavor.com](mailto:josh@plandeavor.com)

**Website:** [www.plandeavor.com](http://www.plandeavor.com)

May 14, 2024

This brochure supplement provides information about Joshua Zins and supplements the Plandeavor LLC brochure. You should have received a copy of that brochure. Please contact Joshua Zins if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT JOSHUA ZINS (CRD #6997515) IS AVAILABLE ON THE SEC'S WEBSITE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**

## **Brochure Supplement (Part 2B of Form ADV)**

### **Supervised Person Brochure**

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#### **Principal Executive Officer – Joshua J. Zins**

- Year of birth: 1994
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#### **Item 2 - Educational Background and Business Experience**

##### Educational Background:

- Boston University; BS – Mechanical Engineering; 2017

##### Business Experience:

- Plandeavor LLC; Managing Member/CCO/Investment Advisor Representative; 05/2024 – Present
  - Northwestern Mutual Investment Services, LLC; Registered Representative; 09/2018 – 03/2024
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#### **Item 3 - Disciplinary Information**

- A. Mr. Zins has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
  2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
  3. Was found to have been involved in a violation of an investment-related statute or regulation; or
  4. Was the subject of any order, judgment or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Zins never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
  2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Zins has never been the subject of a self-regulatory organization (SRO) proceeding in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
  2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Zins has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.
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#### **Item 4 - Other Business Activities**

Mr. Zins doesn't have any other business activities to disclose.

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#### **Item 5 - Additional Compensation**

Mr. Zins does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

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#### **Item 6 - Supervision**

Mr. Zins is the Chief Compliance Officer of Plandeavor and is solely responsible for all supervision, formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at [josh@plandeavor.com](mailto:josh@plandeavor.com) or 202-599-2331.

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#### **Item 7 - Requirements for State-Registered Advisors**

- A. Mr. Zins has not been involved in any of the following:
1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
    - a) An investment or an investment-related business or activity;
    - b) Fraud, false statement(s) or omissions;
    - c) Theft, embezzlement or other wrongful taking of property;
    - d) Bribery, forgery, counterfeiting, or extortion;
    - e) Dishonest, unfair or unethical practices.
  2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) An investment or an investment-related business or activity;
    - b) Fraud, false statement(s) or omissions;
    - c) Theft, embezzlement or other wrongful taking of property;
    - d) Bribery, forgery, counterfeiting, or extortion;
    - e) Dishonest, unfair or unethical practices.
- B. Mr. Zins has not been the subject of a bankruptcy petition.